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ABSTRACT

This booklet of teacher-developed and teacher-tested activities and strategies draws upon the curriculum areas of language arts, mathematics and social studies. Though prepared for fourth, fifth and sixth grade students, the material is adaptable for primary grades and can be used for group activities or as individual task cards. Activity sheets cover: consumer needs versus wants, choices and demands; four parts of production; prices, profits, sales tax, money, correct change, comparison shopping, unit price and multiple-priced items; food labels and storing food. Two pages of enrichment activities, a list of consumer-related vocabulary, consumer information resources with addresses and teacher resource materials are provided. (JW)

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CENTERING ON

SUGGESTED ACTIVITIES TO INITIATE CONSUMER EDUCATION IN THE ELEMENTARY CLASSROOM

NANCY MAINOR
P.S. 205Q

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FOREWORD

These publications have been prepared by the New York City Teacher Centers Consortium to promote the sharing of successful teaching practices within and among schools. The material contained in this series of publications was prepared by New York City teachers in response to the expressed requests by teachers for teacher developed and teacher tested curriculum resources. The instructional activities and strategies presented within have been tried out by teachers in classrooms and have been found to be effective in meeting the educational needs of students.

One primary purpose of the Consortium's Instructional Information Center is to insure the multiplier effect of successful teaching practices by identifying and disseminating products developed by teachers. Teachers are invited to submit innovative instructional curriculum materials which have been found to enhance the learning potential of students.

Please send to:

New York City Teacher Centers Consortium
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MYRNA COOPER

Director

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Introduction

With the prices of goods and services rising continuously, the need for consumer awareness grows. The child who buys a candy bar at the neighborhood store needs to become aware that he/she is a consumer. They have a right to know about the products they buy. Here is a consumer education booklet designed for the elementary school student. It has been written to interest and to educate the young consumer.

SUGGESTED ACTIVITIES TO INITATE CONSUMER EDUCATION IN ELEMENTARY CLASSROOMS was prepared for grades 4,5 and 6, but may be adapted for use by children in the primary grades. This material is flexible enough to be used for group activities or for individual task cards. It is hoped that additional activities will grow out of student interest.

This booklet draws upon different curriculum areas - language arts, mathematics, and social studies. I have included a Consumer Information section to assist in your search for additional ideas and materials. Audio-visual aids and pamphlets are available from the consumer agencies listed under the Resource Materials section.

I hope this presentation will encourage teachers and students to become involved in practical activities related to consumer education.

NANCY MAINOR

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Needs and Wants

AIM: We will learn that what we need or want (consumer demand) influences what business manufacture (business production).

A consumer is a person who uses goods or services for his/her own needs. We are all _____.

We buy according to our wants and needs. A need is an item that is essential for daily living. A want is an item that is not essential (or necessary) for daily living.

ACTIVITIES:

- Discuss the differences between needs and wants. Draw or cut out pictures from magazines of items or products that you either need or want for daily living. Then divide your bulletin board into Needs and Wants and tack the pictures on the board where they belong.

- Social Studies: Do all consumers have the same needs or wants? Unscramble some of the factors that determine a persons needs or wants.

gea _____ comein _____

ateclim _____ porttranstima _____

thlhea _____ graphgeoy _____

tluruce _____ paocctuion _____

- Language Arts: Pretend your family is moving from Puerto Rico to New York City in December. Write one list of item they might buy to satisfy their needs and another list of products they might buy to satisy their wants for their new home.

Consumer Demands

AIM: We will learn what consumer demand means.

CONSUMER DEMAND means how much or how many of an item people want and are willing to pay for. Most of the time if many people want a product, the businessmen will make enough to meet the demand. Sometimes businessmen create consumer demand through advertising and making people want something they think they need.

ACTIVITIES:

- List 3 things that you want or need that you learned about from T.V. advertising.

_____

_____

_____

- Make a list of products you use: Label N for Need and W for want after item in your list

OFTEN	SOMETIMES	SELDOM
candy W	sneakers N	bicycle W

- Language Arts - When your school tries to raise money through a cake or book sale, why does it put up signs and posters?

Consumer Choices

AIM: We will learn that consumers must budget their money and make choices on how to budget their money.

ACTIVITIES:

- Creative Writing and Art: Given $40.00, what would you do with it? Write your answers in story form or draw pictures.
- Then compare your choices with other classmates.
- Make a list of items which are alike (similarities) and items which are different.

Similarities	Differences

- Underline the items that are needs. Circle the items that are wants.

Production of Goods

AIM: We will learn that PRODUCTION is the providing of services or making of products. A producer is a person who makes or grows products that are used by others.

ACTIVITIES:

- Tell whether these people provide services (PS) or make products (MP).

- Make your own drawings or list of people who provide services or make products.
- What kind of job would you like to have? Why? Would your job provide a service or would it make or manufacture products.

Four Parts of Production

AIM: We will learn that producers use the following 4 parts of production to provide goods and services.

1. Natural Resources
2. Human Resources
3. Money and Property
4. Business Owners

1. Natural Resources includes our land, water, forest, fish and all raw materials found in the land.

ACTIVITIES:

- Unscramble some of these natural resources:

1. loi _____
2. trofess _____
3. nrio reo _____
4. hifs _____
5. loac _____
6. wtaer _____

- Can you name any other natural resources:

_____ _____ _____

_____ _____ _____

2. Human Resources are people who work to produce goods and services. Another name for work is labor. The money the workers earn is their salary or wage.

3. Money and Property is the third part of production. Another name for money and property is capital.
Capitalism is the system in which the means of production and distribution are privately owned and operated for profit.
Profit is the money a business person makes after he/she subtracts all his expenses.

ACTIVITIES:

- Cut out pictures of workers and name their occupations.
- Interview a parent, neighbor or friend about his occupation.

Four Parts of Production continued

4. **Business Owners** are people who build and run the businesses. They utilize the natural resources, the workers and the money and property in order to make a successful business.

ACTIVITY: Let's make sure we understand the ideas we've been discussing.

Sharon and Andy decided to make some money by building a tool shed for their neighbor.

● Read the sentences below and then tell which part of the production was used. Use the words located in the box below.

natural resources workers profit	money and property business people salary

Sharon and Andy put their money together and found that they had $25.00 to by materials. They were acting as _____.

They had to purchase a used hammer and saw for $10.00. These tools were part of the production called _____.

Sharon and Andy decided that it was too much work for them to do by themselves. They hired Allen to help them. Allen became a _____ for them.

Sharon and Andy paid Allen $5.00 for his work. That money was his _____.

Sharon and Andy sold the shed to their neighbor for $35.00. After they paid all their bills they had $ _____ left over. That money was their _____.

Prices and Profits

AIM: We will learn that prices are usually determined by the demand for and supply of goods and services.

ACTIVITIES:

- Fill in the blank spaces on the chart below. It cost $5.00 to make one pair of denim jeans. How much profit was made?

DENIM JEANS

WEEK	SELLING PRICE PER PAIR	AMOUNT SOLD	JEAN SALES	JEAN COSTS	PROFIT
1	$10.00	1	$10.00	$5.00	$5.00
2	$ 9.00	2			
3	$ 7.00	5			

If profits rise, there will be a (rise decline) in production.

Do you know why?

- Solve these mathematical problems.

1. It cost Mr. Smith $5.00 for lumber, $3.00 for paint and $2.00 for nails to build a dog house. If he sold it for $15.00, how much profit would he make?_____
2. Allison decided to sell lemonade for $ .20 a glass. All her materials cost her $4.00. How many glasses of lemonade would she have to sell in order to make back her original investment of $4.00?_____
3. John and David were selling T-shirts at $3.50 apiece. They purchased the T-shirts for $2.00 apiece and put a decal on it for $ .50. How much profit would they make on 1 T-shirt?_____ 5 T-shirts_____
4. Sheri sold model airplanes for $5.75 each. It cost her $3.40 to make each one. How much profit did she make?_____
5. Howard dedided to build a wagon. He spent $10.99 on lumber, $4.50 on paint and $2.75 on nails. If he sold the wagon for $20.00, how much profit would he make?_____
   If he sold the wagon for $27.00, how much profit would he make?_____

Sales Tax

AIM: We will learn the meaning of sales tax, which items are taxable, and how to compute tax on goods purchased.

A sales tax is the amount of money added to some goods sold to a customer. A store collects the money from its customers and pays it to a state or local government who use this money to pay for services like repairing streets or building new schools. There are some goods that are not taxable. There goods are usually needs and not wants.

ACTIVITIES:

- Below is a suggested table of taxable and non-taxable items. Can you think of any items to write under the appropriate lists?

TAXABLE ITEMS	NON-TAXABLE ITEMS
clothing	most foods
candy	baked goods
jewelry	public transportation
paper goods	medicine
cars	
pet food	
_____	_____
_____	_____
_____	_____

- How would you like your state or local government to use your sales taxes?

Sales Tax continued

In New York City the sales tax is 8% (.08). In order to figure out tax for 8%, we multiply the cost of the item by .08.

For example, Susan bought a pair of shoes for $12.00.
Multiply $12.00 X .08.

$12.00
X .08
.9600

*Remember to count 4 decimal places.

The sales tax is $ .96

Then we add: $12.00 cost of shoes
+ .96 sales tax
$12.96 total cost

- If the sales tax is 8%, figure out the total cost of these items, including tax, if any.

1. coat $30.50
   tax _____
   total _____

2. milk $ .62
   tax _____
   total _____

3. radio $20.00
   tax _____
   total _____

4. birthday cake $10.00
   tax _____
   total _____

5. pen $4.00
   tax _____
   total _____

6. pocketbook $9.45
   tax _____
   total _____

Money

AIM: We will learn about money.

MONEY

by Richard Armour

Workers earn it,
Spend thrifts burn it,
Bankers lend it,
Women spend it,
Forger fake it,
Taxes take it,
Dying leave it,
Heirs receive it,
Thrifty save it,
Misers crave it,
Robbers seize it,
Rich increase it,
Gamblers lost it . . .
I could use it.

What is money? What do we use it for? Why do people want money? How can we earn money? Besides buying things with money, what else can we do with it?

ACTIVITIES:

- Using the above questions, discuss what money is. You might want to write your answers in a story.
- Language Arts: Read the poem outloud. Go over the new words in the poem. Try to figure out the meaning through the context of the poem.

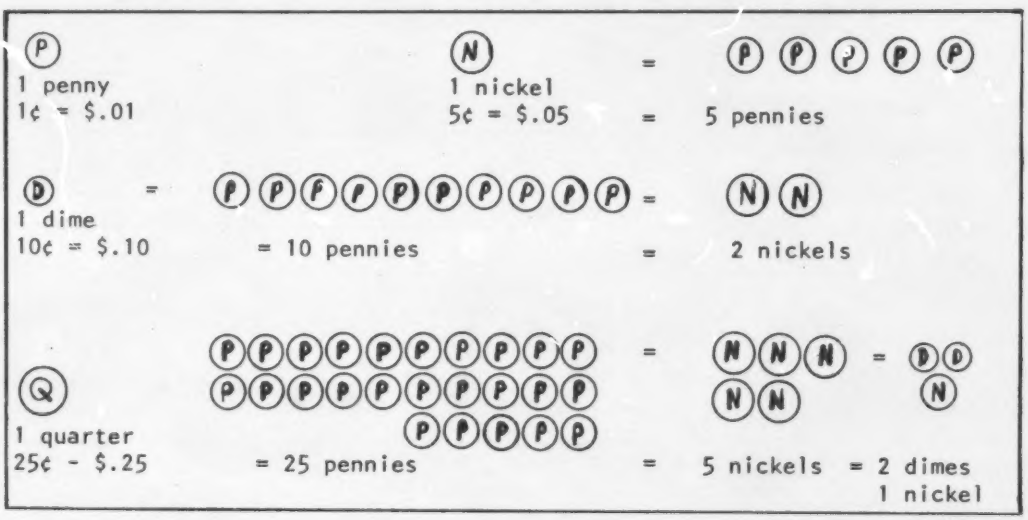
  Do we know any people like the ones mentioned in the poem.

  Role play the different characters of the poem.
- Creative Writing: Choose a character in the poem and write a story about their life and personality.
- Art: Illustrate your story.
- Review the rhyme pattern of the poem.
- Write a "Money" poem.

Correct Change

AIM: We will learn and review the different coin values.

When we go to the store to buy food, we should know the value of coins so that we can check to see if we got the correct change from the storekeeper.



ACTIVITIES:

- Match each amount with its equivalent:

____	1. 2 nickels	a.	six dimes and three pennies
____	2. $.05	b.	one quarter
____	3. 2 dimes + 1 nickel	c.	one dollar
____	4. 20 nickels	d.	one dime
____	5. $.63	e.	two quarters
____	6. 5 dimes	f.	five pennies

- Fill in blanks:

43¢ is _____quarter,_____dime,_____nickel and_____pennies.
64¢ is _____half dollar,_____dime and_____pennies.
15¢ is_____dime and_____nickel.
89¢ is_____half dollar,_____quarter,_____dime and____pennies.
30¢ is_____dimes.

Unit Price

AIM: We will learn how to find the unit price of an item.

How do we know if one item is less expensive than another?

$.89

$1.44

Which box of sugar is a better buy?

To find the unit price, we divide the number of ounces in the box into the total price.

$$14\overline{)\,.89} = \$.065 = \$.07 \text{ an ounce} \qquad 24\overline{)1.44} = \$.06 \text{ an ounce}$$

$$\begin{array}{r} 84 \\ \hline 5 \end{array}$$

In this case, the 24 oz. size is a better buy.

ACTIVITY:

- Figure out the price per unit of these items.

Product	Weight	Price	Price Per Unit
Tuna	7 oz.	$1.09	
Tomato Sauce	8 oz.	$ .22	
Cookies	14 oz.	$1.38	
Sugar	16 oz.	$ .90	
Jello	3 oz.	$ .27	

Multiple-Priced Items

AIM: We will learn how to buy items that are multiple-priced.

Scallions 2/$.39

2/$ .39 means that if purchased separately one scallion would be the cost of $ .39 divided by 2.

$$
\begin{array}{r}
\$\ .19 \\
2\overline{)\$\ .39} \\
2 \\
\hline
19 \\
18 \\
\hline
1
\end{array}
$$

The extra cost is always added on, so the price of one is $ .20. Therefore, if purchased separately, the 2 scallions would cost $.20 each. If purchased together at 2/$ .39, there would be a saving of $ .01.

ACTIVITIES:

- On the list below, find out how much the item would cost.

			One Item
Apple Sauce	2 oz. jars/	$ .89	_____
Baby Juice	6 4.2 oz. bottles/	1.19	_____
Radishes	2 cello bags/	.39	_____
Florida Limes	6 /	.49	_____
Egg Plant	3 lbs./	1.00	_____
Valencia Oranges	6 /	1.19	_____
			_____

- Do multiple priced itmes always save money? Why?

_____

_____

_____

_____

_____

Food Labels

AIM: We will learn how to read the symbols and ingredients on food labels.

ACTIVITIES:

- Bring in a label removed from canned, frozen or dried foods. Circle on the label and fill in below the answers to the following questions:

  1. How much does the food weigh?_____.
  2. What is the state in which the product was made?_____.
  3. What is the main ingredient in the item? (It is the first ingredient listed)_____.
  4. Is anything added to the product?_____.
  5. Does it give the nutritional information?_____.
  6. How many calories in one serving size?_____.
  7. What is the name of the company?_____.

- What food am I?

Ingredients: sugar, gelatin, adipic acid, disodium phosphate, fumeric acid, artificial flavor, artificial color, natural flavor, bha.	Ingredients: tomatoes, salt, dextrose, citric acid, spice, natural flavors.	Ingredients: albacore in soybean oil seasoned with vegetable broth and salt with added pyrophosphates.
_____	_____	_____

- Make up your own food product. Then design your own label.

Front

Back

Comparison Shopping

AIM: We will learn how to comparison shop by using bar graphs.

ACTIVITIES:

- Divide into groups of five depending upon where your parents do their shopping. Here is a suggested list: milk; butter; bread; soda; and soap.

  Pick one of the food items from your group and find out how much it cost in your store. Determine what brand names and sizes will be used.

  Fill in the boxes of your food item up to the cost.

Cost	Milk			Butter			Bread			Soda			Soap		
$ 2.00															
1.75															
1.50															
1.25															
1.00															
.75															
.50															
.25															
0															
Week	1	2	3	1	2	3	1	2	3	1	2	3	1	2	3

- Answer the questions below after you have finished filling in the bar graph. Compare your list with students who shopped at other stores.
  - In which store would you get a better buy on:

    Bread _____ Butter _____ Milk _____ Soap _____

    Soda _____
  - Which two items cost the same amount? _____
  - Item for item, which store had the lowest price? _____
  - Estimate the total amount spent in your store for week 1. _____
  - Compare the total price with another store. _____
  - Did you save money shopping at your store? _____
  - How much did you save? _____
  - Which store would you choose to do your shopping? _____

Storing Food

AIM: We will learn why it is important to store food properly.

Suppose last night you took out a quart of milk from the refrigerator. After you had a glass, the phone rang and you forgot to put the milk back into the refrigerator. This morning you decided to have a glass. What would the milk taste like? _____.

We realize very quickly that the milk is spoiled and that we must throw the quart away!

That is why it is important to keep food from spoiling. It lasts longer, thereby saving money and it is healthier to eat.

ACTIVITIES:

- Read about bacteria, molds and mildews. What are they? Where are they found? What do they need to grow? How can we prevent bacteria from spoiling food?
- Here is a list of products. Determine the best way to store them so they won't spoil so quickly.

Product	Best Storage Means	Reason
MILK		
COOKIES		
BREAD		
EGGS		
SOUP		
BUTTER		
POTATOES		

Vocabulary Words

ADVERTISEMENT - A public message paid for by a company to promote a product.

BUDGET - A plan adjusting one's expenses to one's income; a plan of how to receive and spend one's money.

COMMISSION - A fee paid to an employee for performing a service or selling a product.

CONSUMER - Anyone who receives goods or service in exchange for money.

CONTRACT - An agreement written between two people (a buyer and a seller) concerning the performance of a product or service.

ECONOMICAL - Operating with little waste or at a savings.

ENTERPRISE - A business.

ESTIMATE - Approximate cost of a product.

GOODS - Products that are available for purchase.

GUARANTEE - A pledge to replace a product if it is not as represented.

INCOME - Money received for labor, services, investments, or from property.

INSTALLMENT PLAN - A system by which one purchase price is divided into smaller payments over a period of time.

LABEL - Written matter accompanying an article to furnish identification or other information.

NEEDS - Essential items.

REFRIGERATION - To freeze or chill food for preservation.

RESOURCE - Raw materials used for producing goods and services.

STORAGE - Safekeeping of goods.

UNIT - Standard of measurement.

UNIT PRICE - The price per unit of a product.

WANTS - Non-essential items.

Enrichment Activities

Language Arts

- Write a story about a visit to the supermarket appealing to all the five senses - sight, sound, touch, taste and smell.

- Write a descriptive phrase for how each of the following items tastes.

  Lemonade Hamburger Bacon Chocolate Ice Cream Broccoli

- Research the artifical ingredients in products, what they are and what they are used for.

- Create your own product and packaging. Make up a slogan or jingle for your product.

- Match each word to its proper synonym.

  REMEMBER: A synonym is a word that means the same or nearly the same as another word. e.g. big ⟷ large

1.	subtracts	a)	cost
2.	labor	b)	essentials
3.	capital	c)	business
4.	enterprise	d)	products
5.	wage	e)	raw materials
6.	consumer	f)	salary
7.	goods	g)	work
8.	needs	h)	money
9.	natural resources	i)	buyer
10.	price	j)	deducts

- **Find-A-Word Puzzle**

A	N	E	E	D	S	D	O	O	G	H
D	B	T	X	E	E	E	C	I	U	A
V	U	N	P	M	C	C	O	N	A	E
E	D	E	E	A	I	R	M	C	R	C
R	G	M	N	N	V	U	M	O	A	O
T	E	L	S	D	R	O	I	M	N	N
I	T	L	E	G	E	S	S	E	T	T
S	U	A	S	P	S	E	S	O	E	R
E	N	T	E	R	P	R	I	S	E	A
M	I	S	E	I	L	Y	O	U	N	C
E	T	N	F	C	A	T	N	A	W	T
N	R	I	X	E	N	L	A	B	O	R
T	C	O	N	S	U	M	E	R	Z	K

Look at the words below and circle them in the puzzle. The first one is done for you.

unit	goods	consumer
contract	commission	wants
expenses	guarantee	labor
needs	income	demand
advertisement	budget	installment plan
enterprise	fee	resource
price	services	

Enrichment Activities continued

Mathematics

- Solve the problems below using these sale-priced items:

Shortening	3 pounds/	$ .49
Granulated Sugar	10 pounds/	.99
Facial Tissues	3 pkgs./	.25
Rye Bread	1 loaf	.19
All Purpose Flour	5 pounds/	.47
Coffee	1 pounds/	.73
Whole Kernel Fancy Corn	8 17 oz. cans/	1.00
Paper Towels	2 roll pkg./	.57
Frozen Onion Rings	7 oz. pkg./	.35

We need a 3 pound can of shortening, 10 pounds of sugar, 3 pkgs. of facial tissue and 2 loaves of rye bread. What will the cost be? _____

Sara found she needed a 5 pound sack of flour and 2 pounds of coffee. What change should she get back from $5.00? _____

If you can purchase 8 cans of corn for $1.00, how much would 4 cans cost? _____

Joe wants to buy 1 pkg. of frozen onion rings and 1 pkg. of paper towels. How much money should he take to the store? _____

- Fill in the blanks:

26¢ is _____ dimes and _____ .

39¢ is _____ quarter, _____ dime and _____pennies.

96¢ is _____ half dollar, _____ quarter, _____dimes and _____ penny.

25¢ is _____ quarter.

28¢ is _____ quarter and _____ pennies.

25¢ is _____ dimes and _____ nickel.

77¢ is _____ half-dollar, _____quarter and _____pennies.

13¢ is _____ dime and _____ pennies.

59¢ is _____ half-dollar and _____pennies.

Consumer Information

Bureau of Consumer Frauds
& Protection
Office of the New York State
Attorney General
80 Centre Street
New York, N.Y. 10013

Consumer Federation of America
State & Local Organizing Project
1012 14th Street, N.W.
Washington, D.C. 20005

Office of Consumer Affairs
Department of Health Education
& Welfare
621 Reporters Building
Washington, D.C. 20201

Call for Action
1785 Massachusetts Avenue, N.W.
Washington, D.C. 20036

Consumer Affairs Division
Office of the Ombudsman
Department of Commerce
14th & E Streets, N.W.
Washington, D.C. 20230

Consumers Education & Protective
Association Inter., Inc.
6048 Ogontz Avenue
Philadelphia, Pa. 19141

Consumer Information Center
Department 623E
Pueblo, Colorado 81009

Consumers Research
Washington, New Jersey 07882

Consumers Union
Education Service Bureau
256 Washington Street
Mount Vernon, N.Y. 10550

Department of Agriculture
Office of Information
14th Street & Independence Ave., S.W.
Washington, D.C. 20250

Department of Consumer Affairs
80 Lafayette Street
New York, N.Y. 10013

Department of Health
125 Worth Street
New York, N.Y. 10013

Federal Trade Commission
Office of Public Information
6th Street & Pennsylvania Ave., N.W.
Washington, D.C. 20580

Food & Drug Administration
Department of Health, Education
& Welfare
Public Health Service
5600 Fishers Lane
Rockville, Maryland 20857

Mayor's Council on Consumer Affairs
250 Broadway
New York, N.Y. 10007

National Consumers League
1028 Connecticut Avenue, N.W.
Washington, D.C. 20036

Public Interest Research Group
P.O. Box 19312
Washington, D.C. 20036

Resource Materials

This is a list of the materials I used in compiling this unit. These materials will provide you with additional information and ideas about consumer education and related topics.

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